

Creditor: _____

**Earnings Garnishment -
Debtor's Answer**

Debtor: _____

and

Garnishee: _____ Case No. _____

To the garnishee:

☐ 1. My earnings are **completely** exempt from earnings garnishment because:

☐ a. The judgment has been paid.

☐ b. The judgment has been discharged in bankruptcy.

☐ c. I have filed bankruptcy and enforcement of the judgment has been stayed.

Name of bankruptcy court: _____.

Bankruptcy court file number: _____.

☐ d. The judgment is void.

☐ e. I receive, am eligible for, or have within 6 months received one or more of the following:

☐ Relief funded under public assistance

☐ Relief funded under §59.53(21),
Wisconsin Statutes

☐ Medical assistance

☐ Veterans benefits based on need
under 38 USC 501-562 or
§45.351(1), Wisconsin Statutes

☐ Food stamps

☐ Supplemental security income

☐ f. At least 25% of my disposable earnings are assigned for support by court order.

☐ g. My household income is less than the poverty line, or this garnishment would cause that to happen.

☐ 2. Too much of my earnings are being garnished because:

☐ a. I am paying child support or maintenance in an amount that is less than 25% of my disposable earnings. The amount to be paid must be reduced so that the total of earnings assigned and garnished does not exceed 25% of my disposable earnings.

☐ b. Other: _____

☐ 3. I have another defense to this earnings garnishment (explain briefly):

I understand that if I claim a complete exemption or defense in bad faith, I may be held liable to the creditor for actual damages, costs and reasonable attorneys fees.

Date Received by Garnishee

Signature of Debtor

Date

Address

Telephone Number